

REMARKS/ARGUMENTS

This Amendment is in response to the Final Office Action of May 7, 2010, in which the Examiner (1) objected to claims 52-53 as depending on canceled claim 51, (2) rejected claims 25-37, 50 and 52-54 under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 7,089,208 ("**Levchin**") in view of U.S. Patent No. 6,386,446 ("**Himmel**") and (3) rejected claim 55 under 35 U.S.C. 103(a) as being unpatentable over **Levchin** in view of **Himmel** and further in view of U.S. Patent No. 6,892,184 ("**Komem**").

By the present Amendment, claims 24, 52 and 53 have been amended and claim 55 has been canceled. Thus, claims 25-37, 50 and 52-54 are pending, with claim 25 being the only independent claim.

Claim 25 has been amended to incorporate the features previously recited in dependent claim 55. Thus, claim 25 now recites, as part of the converting funds step, that "the handlers each use different forms of monetary value," and that "the different forms of monetary value are converted according to the handler used for the transfer of funds."

In rejecting claim 55, the Examiner acknowledges that **Levchin** does not teach such features, but relies on **Komem** for such teaching (citing col. 6, lines 15-19 and col. 3, lines 18-30).

Applicants respectfully submit that claim 25 as now amended is distinguishable over **Komem** (as combined with the other cited references).

Komem discloses a system that permits e-commerce transactions to be supported in different currencies, such as where the currency used by a buyer is different than the currency used by a seller. The system permits the buyer and seller to be assured of the price in their respective local currencies, by guaranteeing the price and hedging against currency fluctuations using international currency trading, and charging a fee for the guarantee (see Abstract; col. 2, lines 35-59).

The particular portions of **Komem** cited by the Examiner (col. 6, lines 15-19 and col. 3, lines 18-30) refer to converting the payment from the local currency of the buyer to the local currency of the vendor by accessing a currency module 36 that has been loaded with

various currency exchange rates. However, unlike the present invention, the system in **Komem** does not involve plural handlers that each use a different form of monetary value and where a conversion is done according to the handler used for the transfer of funds.

The handlers in claim 25 are used to transfer funds to a stored value account of a user, and examples of handlers are described in the Specification (e.g., page 4, lines 3-11) and recited in the dependent claims (e.g., claim 32), and include a bank, credit card company, debit card company, an agent location, a stored value fund, an airline mileage program, etc. Accomplishing a conversion according to a handler (where each handler uses a different form of monetary value) is not taught or suggested by a currency exchange system such as **Komem**, since in **Komem** a currency exchange rate is determined for each transaction by the single currency module 36 at the vendor server. Even if one were to assume, for purposes of argument, that the currency module in **Komem** were a handler, **Komem** would still fail to teach plural currency modules at the vendor server (there would be no reason or logic for having plural handlers) and would still fail to teach each of the plural currency modules using a different form of monetary value. Rather, in **Komem** the same currency module is used for the currency conversion for each transaction at the vendor server.

This is in contrast to the present invention, where the conversion is determined by the form of monetary value at the one of the plural handlers that is used to fund the stored value account, as part of transfer of money from the user to a payee.

For at least this reason, claim 25 is distinguishable over **Komem** (as combined with the other cited references). Dependent claims 24-37, 50 and 52-54 each recite limitations in addition to those of claims 25, and are allowable over the cited references for at least this same reason.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 20-1430.

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Examining Group 3691

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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